

IN RE:

MICHAEL A. ZURAT  
JENNIFER M. ZURAT  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:20-20442

Chapter 13

Related to: Document No. 113

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 16th day of June, 20 25, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

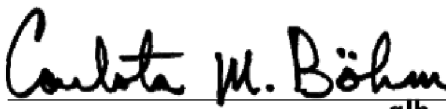
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED  
6/16/25 8:16 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
United States Bankruptcy Judge

In re:  
Michael A. Zurat  
Jennifer M. Zurat  
Debtors

Case No. 20-20442-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 16, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
15195983	Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84130

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 17 2025 00:10:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 17 2025 00:10:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:30:20	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:18:22	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15202202	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 17 2025 00:10:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282696	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 17 2025 00:10:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15195979	+ Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 00:55:46	American Express, PO Box 981537, El Paso, TX 79998-1537
15217982	Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 00:30:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15195980	+ Email/Text: hildaris.burgos@popular.com	Jun 17 2025 00:11:00	Banco Popular de Puerto Rico, PO Box 366818, San Juan, PR 00936-6818
15195982	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:18:24	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15195981	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:55:14	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15214914	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2025 00:30:14	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15230446	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 00:18:30	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15195984	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 17 2025 00:10:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
15195985	+ Email/PDF: creditonebknofications@resurgent.com		

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		Jun 17 2025 00:19:00	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15229255	+ Email/Text: kb Burkley@bernsteinlaw.com	Jun 17 2025 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15195986	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jun 17 2025 00:10:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
15195987	+ Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
15229896	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 17 2025 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15195988	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 00:29:20	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15216477	+ Email/Text: RASEBN@raslg.com	Jun 17 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15221372	Email/PDF: resurgentbknotifications@resurgent.com	Jun 17 2025 00:17:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195989	+ Email/Text: Documentfiling@lciinc.com	Jun 17 2025 00:09:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15260866	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 17 2025 00:30:17	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15195990	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 17 2025 00:10:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15220996	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 17 2025 00:10:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15479776	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:19:01	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15222712	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:30:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15195991	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:43:01	Paypal Credit Services, PO Box 960006, Orlando, FL 32896-0006
15195992	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:29:52	SYNCB/PPMC, PO Box 965005, Orlando, FL 32896-5005
15230017	^ MEBN	Jun 17 2025 00:01:58	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15196368	^ MEBN	Jun 17 2025 00:01:58	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15195993	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 01:06:39	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
15203341	Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15226963	Email/PDF: ebn_ais@aisinfo.com	Jun 17 2025 00:17:20	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15195994	+ Email/Text: bankruptcy@webbank.com	Jun 17 2025 00:09:00	WebBank, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
15195995	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 17 2025 00:19:09	Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
15219768	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 17 2025 00:55:32	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto,

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Total Noticed: 40

P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 38

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Danielle M DiLeva	on behalf of Creditor MidFirst Bank ddileva@kmlawgroup.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8